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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: FRENKEL, Marvin A.

Int'l Application No.: PCT/US00/13124

Priority Date: 14 May 1999

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Title: ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

AMENDMENT UNDER PCT ARTICLE 34

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Sir:

Substitute pages 9, 9a, 10, 11 and 12 are submitted containing typographical corrections to the claims. A new abstract is attached due only to the change in page numbering. The status of the claims is as follows:

Claims 1 and 2 have been amended.

Claims 3-7 are unchanged.

New claims 8 and 9 have been added.

REMARKS

In the Written Opinion mailed April 20, 2001, the Examiner rejected claims 1-2 and 6-7 for lack of novelty under PCT Article 33(2) as being anticipated by Manasse, U.S. Patent No. 5,802,497. Unlike the present invention, the '497 reference is not directed to an anonymous electronic commerce system. Indeed, the '497 reference concedes that its system permits monitoring of electronic transactions. See column 4, lines 34-35. Therefore, the '497 reference is distinguishable from the present invention wherein the customer, seller, and server are independent entities of each other and the identity of the customer remains